



# Answering the Call: Health Insurance Providers Act Swiftly as Part of the COVID-19 Solution

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Overcoming the COVID-19 pandemic requires a far-reaching and coordinated response from governments and the private sector. Health insurance providers play a critical role, and from the beginning, we have taken [decisive action](#) to help patients and curb the spread of the virus.

As Matt Eyles, AHIP President and CEO, said following a meeting with President Trump at the White House on March 11, 2020, *“No one should hesitate to see their doctor to get tested and treated for COVID-19 because of costs. Health insurance providers across the country have taken action to remove cost barriers to care.”* Below are just some of the actions that health insurance providers have taken as part of the solution:

## **TESTING AND TREATMENT – At No Cost to Patients**

For the growing number of Americans infected or worried about being infected with COVID-19, health insurance providers are providing peace of mind. Health insurance providers moved swiftly to proactively eliminate patient cost sharing for COVID-19 testing and treatment – no copay, no coinsurance required.

## **PRIOR AUTHORIZATION – Waived**

The leaders of our industry have committed to accelerating access to care. Prior authorization is being waived for those seeking testing or treatment of COVID-19. This will speed patients’ access to appropriate treatment.

## **TELEHEALTH – Encouraging and Expanding**

COVID-19 is threatening to overwhelm our health care system with infected patients. By waiving cost-sharing for telehealth services and expanding telemedicine programs, health insurance providers are facilitating care for the many Americans who are at home and need care. This eases the burden on our health system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers and patients to the disease. Telehealth is especially beneficial for patients who are at a higher risk when leaving the home to commute to the doctor’s office.

## **PROVIDER CAPACITY – Strengthening**

Health insurance providers are partnering with hospitals to enhance their capacity to provide care for the most vulnerable patients in the most affected and at-risk regions so they can more effectively manage an increasingly complex and uncertain environment. We are simplifying and accelerating the discharge and transfer of patients from hospitals to the safest available, clinically appropriate post-acute care facility or home.

## **VULNERABLE POPULATIONS – Delivering Support**

Across the country, health insurance providers are delivering support to their communities to ensure that vulnerable populations stay safe and healthy. Individual companies have made financial contributions directly to community organizations, including those working to help feed children and older Americans as well as to groups providing emergency health services for the most vulnerable.

And managed long-term services and supports (MLTSS) plans are calling for policy solutions that would improve access for America's most vulnerable patients: From providing additional support and personal protective equipment to caregivers, to expanding telehealth access, to increasing flexibility in Medicaid benefits to address the COVID-19 public health emergency.

Ensuring that Americans confronting the coronavirus get the care they need is our top priority. As an industry, health insurance providers have also taken other steps to help strengthen the nationwide response:

**Offering Legislative Solutions** – Health insurance providers have offered a series of solutions to help people maintain coverage and to guard against premium increases. A special exchange enrollment period, direct support to small businesses, and funding for the uninsured were just some of the proposals [outlined in a letter to Congress](#).

**Partnering with Other Industries** – This moment requires all stakeholders in our health care system to work together, which is why health insurance providers have partnered with doctor, hospital, and pharmaceutical groups to outline urgent needs. In an [unprecedented joint letter](#) to the Vice President and Congressional Leaders, the industries used their shared perspectives on how we can head off growing challenges.

**Providing Resources to Fight Loneliness** – The response to COVID-19 has changed life for millions of Americans and threatens to accelerate a loneliness crisis in America. This issue is real, and that's why health insurance providers have been providing resources to help people avoid loneliness during a time of extraordinary social distancing.